

**DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN
APPLICATION DATA SHEET (37 CFR 1.76)**

Electronic Version v11

Stylesheet Version v10

Title of Invention	ACCRUAL SYSTEM, METHOD, PRODUCT, AND APPARATUS				
<p>As the below named inventor, I declare that:</p> <p>This declaration is directed to the invention titled: " ACCRUAL SYSTEM, METHOD, PRODUCT, AND APPARATUS"</p> <p>I believe that I am the original and first inventor of the subject matter which is claimed and for which a patent is sought;</p> <p>I have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above;</p> <p>I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part application.</p> <p>All statements made herein of my knowledge are true, all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent issuing thereon.</p>					
<p>FULL NAME OF INVENTOR:</p> <table border="1" style="width: 100%; border-collapse: collapse;"><tr><td style="width: 50%; padding: 5px;">Inventor: Mr. Eric Schneider</td><td style="width: 50%; padding: 5px;">Inventor</td></tr><tr><td style="width: 50%; padding: 5px;">Signature : Eric Schneider</td><td style="width: 50%; padding: 5px;">Citizen of : US</td></tr></table>		Inventor: Mr. Eric Schneider	Inventor	Signature : Eric Schneider	Citizen of : US
Inventor: Mr. Eric Schneider	Inventor				
Signature : Eric Schneider	Citizen of : US				

DECLARATION FOR UTILITY PATENT APPLICATION (37 CFR 1.63)

As a below named inventor, I hereby declare that:

My residence, mailing address, and citizenship are as stated below next to my name. I believe I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:

Title: **ACCRUAL, SYSTEM, METHOD, PRODUCT, AND APPARATUS**

The specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE INVENTOR:

Eric Schneider

Citizenship: U.S.

SIGNATURE:



DATE:

8/1/2003

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